

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/845,669
Filed : April 30, 2001
Applicant : Clark et al.
Title : Maximization of a Hedged Investment Budget for an Index-Linked Insurance Product

TC/AU : 3693
Examiner : Greimel, Jocelyn

Confirmation No. : 2276
Atty Docket No. : 26548.0007

AMENDMENT AND RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action mailed November 3, 2006, please reconsider the application in view of the following:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 13 of this paper.